*e-mail* *benefits.service@islington.gov.uk**, website* [*www.islington.gov.uk*](http://www.islington.gov.uk)*, Tel 020 7527 4990*

**Name and address**

The name and address of the person who made the claim.

**Claim Reference**

To help us deal with your query quickly, please always quote your claim reference number.

 **Claim Reference: 123456**

 Council Tax Reference: 12345678

**Weekly benefit award**

This is the weekly amount of benefit that you are entitled to which will take into account any deduction for the bedroom tax (14% for one room or 25% for two rooms or more) and any benefit cap.

Mr Ben E Fit Landlord Reference: N/A

1 The Road Rent Reference: 123456789

**Council Tax reference**

Please quote this number if you contact the Council Tax Dept.

Town

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N1 2AB Date of Issue: 15 Nov 2017

**Landlord reference**

If your entitlement is being paid to the landlord, the reference number will be here.

**Rent reference**

This is your rent account number if you live in a council accommodation.

**The first payment will be**

Amount that will be paid weekly.

**What you must pay**

This is worked out by using the weekly Gross Rent which is £125.03 less net benefit payable which is £0.50 which gives a total weekly of £124.53 which you must pay towards your rent.

 **Weekly gross Rent**

This is the weekly rent for your property

**Weekly Eligible Rent**

Your gross rent minus ineligible service charges to give the weekly eligible rent in calculating your entitlement to benefit.

**Applicable Amount**

This is an amount set by the Government. It is based on you and your family to give a basic standard of living.

**Less Overpayment Recovery**

If you have an outstanding overpayment this is the amount that we are recovering weekly from your benefit entitlement.

**Net Benefit Payable**

This is the amount of benefit you will receive after any deductions have been taken for an overpayment recovery and/or any non-dependant deductions.

**Benefit starts on**

This is the start date that your benefit period relates to.

**Non dependant deductions**

This section shows the name and income of anyone over 18 in your household showing income and deductions used.

**Financial details**

This is the income being used to work out your benefit.

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|  **HOUSING BENEFIT**The Weekly Benefit Award is: £16.15Less Overpayment Recovery: £15.65Net Benefit Payable: £0.50Weekly gross Rent is: £125.03The Benefit Starts on: 21 Aug 2017Weekly Eligible Rent: £119.04Weekly Ineligible Service Charges: £0.00 The first/next payment will be: £0.50This will be paid on: 21 Aug 2017Payment will be made to: To your rent accountFuture payments will be made: To your rent account NON DEPENDANT DEDUCTIONS: £0.00 |
| **Amount you must pay weekly:** **£124.53** |
| Non dependant details |
| Name Gross Income (weekly) Deduction (HB) |
| In working out your weekly benefit, we have used the following information:**FINANCIAL DETAILS APPLICABLE AMOUNT(S)**Your Weekly Earned Income £81.42 Family Premium £17.45Partner’s Weekly Lone Parent £73.10 Earned Income (N/A) £0.00 Young Child x 2 £133.80Other Income £360.62 Assumed Income from Capital £0.00Total Weekly Income £442.04Disregarded Income £59.40Less Expenses £0.00**INCOME USED IN CALCULATION £382.64** **TOTAL APPLICABLE AMOUNT £224.35** |
| **YOU MUST TELL US IMMEDIATELY IF YOUR CIRCUMSTANCES CHANGE****If you have claimed Council Tax Support please refer to your Council Tax bill to see how much you will be receiving**Claim: 123456 CLM305 Page 1 of 3  |

**Assumed income from capital**

This can be called tariff income and must be included. This is not the actual dividend or interest earning from your capital.

**Disregarded income**

This is income that is ignored and not taken into account when calculating your benefit.

 **Claim Reference: 123456**

 Council Tax Reference: 12345678

Mr Ben E Fit Landlord Reference: N/A

1 The Road Rent Reference: 123456789

Town

**Reason for calculation**

This tells you why the calculation has been made on your claim – it could be because of a new claim decision or could be because your income has changed or someone in your household has changed. This decision replaces any previous decision you have received for the same benefit period.

LONDON

**Weekly Income**

This is all you and your partner income, it tells you the income type e.g. wages from work and the weekly amount of income used for the calculation of your housing benefit entitlement.

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 Statement of Reason

**Less Working Tax Credit**

If your working tax credit includes an additional amount because of the number of hours that you work, then an amount will be disregarded from your income here.

**Capital**

This can be called tariff or notional income and must be included. This is not the actual dividend or interest earned from your capital.

**Less Child Care Costs**

If you pay child care costs and you work a certain number of hours an amount will be disregarded for the child care that you pay. This will be showed here.

**Applicable Amounts**

This is the amount the Government say that you (and your family) need to have a basic standard of living, and is set by the government each year.

The first name of each of your children included in your household will be listed. You must check these details to make sure they are correct. Tell us straight away if any of the details are wrong.

**Less income Disregards**

This is income that is ignored and not taken into account when calculating your benefit.

In this example the amount disregarded is £59.64. The letter does not tell you which income is disregarded. If you are not sure you can ask for an explanation. The income not included in this example is Child Benefit amounts £20.70 and £13.70, and £25 of wages because this person is a single parent working over 16 hours a week.

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| **Reason for calculation:** Change in Financial Circumstances |
| WEEKLY INCOMEWagesWorking Tax CreditsChild Tax Credit ElementChild Benefit – EldestChild BenefitTariff Income from CapitalDependants IncomeLess Income DisregardsLess Working Tax CreditLess Child Care CostsTOTAL WEEKLY INCOME | **HOUSING BENEFIT**£81.42£64.13£262.09£20.70£13.70£0.00£0.00-£59.40£0.00£0.00£382.64 |
| **CAPITAL**Total assessed capital £154.55Weekly Tariff Income from Capital £0.00 |
| **APPLICABLE AMOUNTS**Family premium £17.45Young Child Under 11 FIRST NAME £66.90 Young Child Under 11 FIRST NAME £66.90Lone Parent between 18 and pension £73.10TOTAL APPLICABLE AMOUNT £224.35 |
| **If you have claimed Council Tax Support please refer to your Council Tax Bill to see how much you will be receiving**Claim 123456 CLM311 Page 2 of 3 |

 **Claim Reference: 123456**

 Council Tax Reference: 12345678

Mr Ben E Fit Landlord Reference: N/A

1 The Road Rent Reference: 123456789

Town

**How your benefit has been worked out**

The total applicable amount (as shown on the previous pages) is taken away from your total weekly income (as worked out shown by previous pages).

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**Relevant percentage**

This is a percentage set by regulations. You are expected to use 65% of your excess income to pay your rent.

 Statement of Reason

**Amount of Benefit before overpayments recovered**

This is the amount of benefit you will receive after any weekly deductions have been taken off for the recovery of outstanding overpayments.

**% of Excess Income**

This is your excess income, in this example £158.29 x 65% = £102.89.

**Eligible Weekly Rent**

Your gross rent minus ineligible service charges to give the weekly eligible rent in calculating your entitlement to benefit. This amount will be less any amount reduced because of

Bedroom Tax.

**Non dependant details**

This section shows the name and income of anyone over 18 in your household showing income and deductions used.

You must check this and tell us straight away if any details are incorrect or if any of these details change.

**Gives Excess Income**

Any amount remaining is the amount of extra income that you have above the standard living amount set by the government. The amount of income you receive more than the amount of your applicable amount.

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| **How your benefit has been worked out** |
| Total Weekly IncomeLess Total Applicable AmountGives Excess IncomeRelevant percentage% of Excess IncomeEligible Weekly RentLess Non Dependant DeductionsLess % Excess IncomeLess Benefit Cap ReductionAmount of Benefit before overpayments recovered | **HOUSING BENEFIT** £382.64 -£224.35 £158.29 65% £102.89 £119.04 £0.00 -£102.89 £16.1521 Aug 2017 |
| Non dependant details |
| Name Gross Income (Weekly) Deduction (HB)From April 2013 the Government introduced rules limiting the number of bedrooms that Housing Benefit can be paid for the number that the household needs. The rent used to work out benefit is reduced by 15% if you have one extra bedroom and by 25% if you have more than one. your benefit is based on a rent of £119.04 because you have 2 bedrooms and your household needs 2 bedrooms. Please contact us if you would like more information about this. |
| **If you have claimed Council Tax Support please refer to your Council Tax Bill to see how much you will be receiving**Claim 123456 CLM311 Page 3 of 3 |